

In re:
Saeed Ahmed-Moghal
Debtor

Case No. 16-16445-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db +Saeed Ahmed-Moghal, 1420 West Walnut St, Allentown, PA 18102-4424
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13834164 +Allentown School District and Public Asset Managem, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
13808269 +City of Allentown, 435 Hamilton St., Room 215, Allentown, PA 18101-1603
13834163 +City of Allentown, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
13808294 +Lehigh County Tax Claim Bureau, 1170 Highway 315, Suite 2, Plains PA 18702-6906
14324800 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14341701 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
13869234 +Nationstar Mortgage LLC dba Champion Mortgage Comp, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
13848918 +PPL Electric Utilities, 827 Hauman Road, Allentown PA 18104-9392
13808299 +Salisbury Township, John W. Ashley, Esquire, 645 Hamilton Street, Suite 510, Allentown, PA 18101-2109
13858429 +Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2019 03:17:08
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 28 2019 03:17:19 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14292455 +E-mail/Text: bknotices@snscc.com Sep 28 2019 03:17:42
U.S. Bank Trust National Association as Trustee, of Chalet Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

CELINE P. DERKRIKORIAN on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company ecfmail@mwc-law.com
FRANCIS THOMAS TARLECKI on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
HEATHER STACEY RILOFF on behalf of Creditor Seterus, Inc. heather@mvrlegal.com, Michelle@mvrlegal.com
JAMES RANDOLPH WOOD on behalf of Creditor Public Asset Management, Inc. jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Allentown jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JAMES RANDOLPH WOOD on behalf of Creditor Allentown School District jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JASON M. RAPA on behalf of Debtor Saeed Ahmed-Moghal jrapa@rapalegal.com, mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. Jeniece@MVR LAW.COM, bonnie@mvr law.com
JOHN W. ASHLEY on behalf of Creditor Salisbury Township jashley@davisonmccarthy.com
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
KEVIN M. BUTTERY on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage
Company kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
LORRAINE GAZZARA DOYLE on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE
MAE") Lorraline@mvr law.com, Diane@mvr law.com
RAYMOND M. KEMPINSKI on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage
Company raykemp1006@gmail.com, raykemp1006@gmail.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

Information to identify the case:

Debtor 1 **Saeed Ahmed-Moghal**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **16-16445-amc**

Social Security number or ITIN **xxx-xx-2061**
EIN **-----**
Social Security number or ITIN **----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Saeed Ahmed-Moghal

9/26/19

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.